

STATEMENT OF

DAVID GARRATT

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FEDERAL EMERGENCY MANAGEMENT AGENCY

DEPARTMENT OF HOMELAND SECURITY

BEFORE THE

HOUSING AND COMMUNITY OPPORTUNITY
SUBCOMMITTEE

FINANCIAL SERVICES COMMITTEE

U.S. HOUSE OF REPRESENTATIVES

DECEMBER 8, 2005

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GOOD MORNING CHAIRMAN NEY, RANKING MEMBER WATERS, AND
SUBCOMMITTEE MEMBERS.

I AM DAVID GARRATT, THE ACTING DIRECTOR OF THE RECOVERY
DIVISION AT FEMA, AND AM REPRESENTING SECRETARY CHERTOFF AND
ACTING FEMA DIRECTOR PAULISON. IT IS AN HONOR TO APPEAR BEFORE
THIS SUBCOMMITTEE TO SUMMARIZE AND DISCUSS OUR EMERGENCY
SHELTERING AND HOUSING EFFORTS IN SUPPORT OF HURRICANE
KATRINA AND RITA VICTIMS. WE AT THE DEPARTMENT OF HOMELAND
SECURITY AND FEMA APPRECIATE YOUR INTEREST IN THE HOUSING
CHALLENGES PRESENTED BY THE SCOPE AND SCALE OF THESE
UNPRECEDENTED DISASTERS, AS WELL AS THE RESOURCES CONGRESS
HAS PROVIDED TO HELP US TACKLE THOSE CHALLENGES AND
ACCOMPLISH OUR MISSION.

I THINK WE ALL RECOGNIZE THAT THESE HURRICANES, AND KATRINA IN
PARTICULAR, HAVE THOROUGHLY TESTED THE CAPABILITIES OF FEMA,
THE DEPARTMENT, AND THE NATION, INCLUDING THE MANY STATES AND
COMMUNITIES NATIONWIDE WHO ARE HOSTING DISPLACED EVACUEES
FROM THE AFFECTED GULF REGION. AND YET, WHILE THESE EVENTS
HAVE TESTED OUR PLANS AND PROCESSES AS NEVER BEFORE, FEMA'S
SHELTERING AND HOUSING ASSISTANCE PROGRAMS HAVE PROVIDED OR
FACILITATED THE MEANS FOR HUNDREDS OF THOUSANDS OF EVACUEES

TO QUICKLY SECURE INTERIM ACCOMMODATIONS, AND CONTINUE TO FUND AND FACILITATE AN AGGRESSIVE STRATEGY TO TRANSITION THOSE INDIVIDUALS AND FAMILIES INTO LONGER-TERM HOUSING SOLUTIONS.

WHAT WE WANT TO STRESS AT THIS HEARING – AND TO DISASTER VICTIMS ACROSS THE NATION – IS THAT NOW IS THE TIME TO BEGIN RE-ESTABLISHING AND REBUILDING YOUR LIVES.

WE HAVE BEEN, AND REMAIN, COMMITTED TO HELPING HOUSEHOLDS RECOVER AND RE-ESTABLISH THEMSELVES, AND I WOULD LIKE TO OUTLINE THE ASSISTANCE PROGRAMS - UNDER THE ROBERT T. STAFFORD DISASTER RELIEF AND EMERGENCY ASSISTANCE ACT - THAT FEMA IS AUTHORIZED TO PROVIDE IN SUPPORT OF BOTH SHELTERING AND HOUSING NEEDS.

UNDER OUR PUBLIC ASSISTANCE PROGRAM, AUTHORIZED BY SECTION 403 OF THE STAFFORD ACT, FEMA IS AUTHORIZED TO REIMBURSE STATES FOR EMERGENCY PROTECTIVE MEASURES, INCLUDING EMERGENCY SHELTERING. TYPICALLY, THESE COSTS ARE REIMBURSED ONLY FOR THOSE STATES DIRECTLY AFFECTED BY THE DISASTER. HOWEVER, THE SCALE OF THE EVACUATION PROMPTED BY HURRICANE KATRINA REQUIRED A MORE EXPANSIVE APPROACH. ACCORDINGLY, TO

ENCOURAGE STATES OUTSIDE OF THE AFFECTED AREA TO ACCEPT THE HUNDREDS OF THOUSANDS OF EVACUEES FROM THE GULF REGION, THE PRESIDENT RESPONDED TO GUBERNATORIAL REQUESTS BY DECLARING EMERGENCIES FOR 43 STATES AND THE DISTRICT OF COLUMBIA. THESE EMERGENCY DECLARATIONS HAD THE EFFECT OF REASSURING THOSE STATES THAT THEIR SHELTERING COSTS WOULD BE REIMBURSED, AS WELL AS PROVIDED THE MEANS FOR STATES TO TRANSITION THESE EVACUEES OUT OF SHELTERS AND INTO LONGER TERM TEMPORARY HOUSING. THIS LATTER CAPABILITY HAS PROVIDED AN INVALUABLE BRIDGE TO OUR LONGER TERM HOUSING STRATEGY, AS IT ALLOWS JURISDICTIONS TO – ON A REIMBURSABLE BASIS – TO ARRANGE SHORT-TERM LEASES APARTMENTS FOR EVACUEES, ALLOWING THEM TO MOVE OUT OF TRANSITIONAL SHELTER ENVIRONMENTS, SUCH AS HOTELS, AND INTO MORE STABLE TEMPORARY HOUSING. THE LONG-TERM GOAL IS TO BRING THESE INDIVIDUALS INTO THE BROADER FEMA HOUSING ASSISTANCE PROGRAMS THAT HAVE MORE CONSISTENT GUIDELINES AND LEVELS OF ASSISTANCE.

OUR PUBLIC ASSISTANCE PROGRAM IS ALSO THE VEHICLE THROUGH WHICH WE HAVE ENGAGED CRUISE SHIPS AS SHELTERING RESOURCES. WHILE IT IS PERHAPS UNDERSTANDABLE THAT THE DECISION TO EMPLOY CRUISE SHIPS HAS PROMPTED CLOSE SCRUTINY, I AM COMFORTABLE THAT THE DECISION WAS BOTH OPERATIONALLY SOUND. IN AN AREA

SUFFERING PROFOUND DEVASTATION, OVERWHELMED CONGREGATE SHELTERS, AND BEREFT OF POWER, HOUSING, AND WATER, THERE WAS AN IMMEDIATE AND COMPELLING NEED FOR TRANSITIONAL SHELTER THAT WAS CLOSE TO THE DISASTER AREA. IN SERVICE TO THAT MISSION, AND GIVEN THE NEED TO HOUSE ESSENTIAL SERVICE PERSONNEL SUPPORTING THE RESPONSE, THE CRUISE SHIPS HAVE PROVIDED A CRUCIAL RESOURCE. AS OF DECEMBER 1, OVER 90 PERCENT OF CRUISE SHIP CABINS WERE OCCUPIED.

WHILE SECTION 403 SUPPORTS SHELTERING ACTIVITIES, FEMA'S HOUSING ASSISTANCE AUTHORITY IS COVERED UNDER SECTION 408 OF THE STAFFORD ACT. I WOULD LIKE TO BRIEFLY DISCUSS THE COMPONENTS OF OUR HOUSING ASSISTANCE PROGRAMS.

FIRST, WE USE OUR APPLICATION SYSTEM, ACCESSIBLE BOTH ON-LINE AND THROUGH 1-800 NUMBERS, TO WORK WITH APPLICANTS TO DETERMINE THEIR ELIGIBILITY FOR ASSISTANCE, AS WELL AS DISCUSS WHATEVER OPTIONS MAY BE AVAILABLE TO THEM. THE IMPORTANT POINT HERE IS THAT – TO RECEIVE ASSISTANCE – INDIVIDUALS AND HOUSEHOLDS MUST REGISTER WITH FEMA. EVEN IF AN INDIVIDUAL OR HOUSEHOLD IS NOT ELIGIBLE FOR FEMA ASSISTANCE, WE CAN REFER THEM TO OTHER SOURCES OF POTENTIAL ASSISTANCE, SUCH AS HUD'S KATRINA DISASTER HOUSING ASSISTANCE PROGRAM, OR KDHAP.

FEMA PROVIDES THE FOLLOWING FORMS OF HOUSING ASSISTANCE UNDER OUR INDIVIDUALS AND HOUSEHOLDS PROGRAM, AS AUTHORIZED UNDER SECTION 408 OF THE STAFFORD ACT: RENTAL ASSISTANCE, HOME REPAIR ASSISTANCE, HOME REPLACEMENT ASSISTANCE, DIRECT HOUSING, AND OTHER NEEDS ASSISTANCE TO MEET NECESSARY EXPENSES AND SERIOUS NEEDS, TO INCLUDE PERSONAL PROPERTY LOSSES. I'LL DISCUSS EACH BRIEFLY.

RENTAL ASSISTANCE. UNDER THE TRANSITIONAL HOUSING ASSISTANCE PROGRAM, FEMA HAS PROVIDED RENTAL PAYMENTS TO MORE THAN 500,000 APPLICANTS, TOTALLING MORE THAN \$1.2 BILLION. IN PROVIDING THIS RENTAL ASSISTANCE, WE ARE AWARE THAT MANY DISPLACED HOUSEHOLDS RECEIVED THEIR CHECKS, OR DEPOSITS TO THEIR BANK ACCOUNTS, BEFORE RECEIVING MAILED GUIDANCE AND INSTRUCTIONS DETAILING THE INTENDED PURPOSE OF THE FUNDING, AND REQUIREMENTS FOR RECEIVING SUBSEQUENT RENTAL ASSISTANCE. ACCORDINGLY, FEMA WILL RECERTIFY AND CONTINUE TO PROVIDE RENTAL ASSISTANCE IN THREE-MONTH INCREMENTS – FOR UP TO 18 MONTHS FROM THE DATE OF THE DECLARATION (WHICH COULD TAKE ASSISTANCE TO MARCH OF 2007) - TO ELIGIBLE DISASTER VICTIMS THAT USED THEIR INITIAL ALLOTMENT OF RENTAL ASSISTANCE ON OTHER DISASTER-RELATED SERIOUS AND ESSENTIAL NEEDS, PROVIDED THEY

CERTIFY THE CIRCUMSTANCES OF THAT USE. THIS ACCOMMODATION APPLIES ONLY TO THE INITIAL ALLOCATION OF RENTAL ASSISTANCE. SUBSEQUENT RECERTIFICATIONS WILL REQUIRE NECESSARY RENT RECEIPT DOCUMENTATION. I THINK IT IS IMPORTANT TO QUALIFY THAT, IF A DISASTER VICTIM HAS AN INSURANCE POLICY THAT PROVIDES ALTERNATE LIVING EXPENSES, WE DO NOT SUPPLANT OR DUPLICATE THAT AID. SIMILARLY, IF VICTIMS ARE RECEIVING OTHER FORMS OF HOUSING SUPPORT THAT OBVIATE THE NEED FOR OUR ASSISTANCE, WE WILL NOT KNOWINGLY DUPLICATE THAT AID. WE WILL ALSO, AS A STANDARD PART OF OUR RECERTIFICATION PROCESS, VALIDATE THAT THE APPLICANT IS PURSUING A PERMANENT HOUSING STRATEGY, TO INCLUDE ECONOMIC SELF-SUFFICIENCY. [NOTE: THIS SECTION WAS MOVED, AS AMENDED, FROM LATER IN THE TESTIMONY.]

HOME REPAIR ASSISTANCE. FEMA IS AUTHORIZED TO PAY UP TO \$5,200 IN HOME REPAIR ASSISTANCE TO ELIGIBLE VICTIMS OF HURRICANES KATRINA AND RITA. REPAIRING A HOME TO MAKE IT LIVABLE, WHERE THAT OPTION EXISTS, IS A PREFERRED REMEDY, AS IT KEEPS PEOPLE IN THEIR HOMES, IN THEIR COMMUNITIES, AND IS COST EFFECTIVE. HOWEVER, IN A COMBINED EVENT AS MASSIVE AND DESTRUCTIVE AS HURRICANES KATRINA AND RITA, THIS IS NOT ALWAYS A VIABLE OPTION, AS MANY FAMILIES SUFFERED MAJOR DAMAGE TO, OR THE DESTRUCTION OF, THEIR HOMES. HOWEVER, FOR THE MANY FAMILIES THAT SUSTAINED

MODERATE OR MINOR DAMAGE TO THEIR HOMES, THIS IS OFTEN THE FASTEST AND BEST HOUSING ASSISTANCE REMEDY. TO DATE, WE HAVE PROVIDED MORE THAN \$300 MILLION IN HOME REPAIR PAYMENTS, HELPING MAKE NEARLY 175,000 HOMES HABITABLE ACROSS THE GULF REGION FOLLOWING KATRINA AND RITA. IN ADDITION, UNDER THE PUBLIC ASSISTANCE PROGRAM, WE HAVE PROVIDED OR INSTALLED PLASTIC SHEETING OR TARPS ON MORE THAN 140,000 ROOFS IN THE GULF REGION, ENABLING THOSE RESIDENTS TO CONTINUE LIVING IN THEIR HOMES WHILE THEY PURSUE PERMANENT REPAIRS.

HOME REPLACEMENT ASSISTANCE. FEMA IS AUTHORIZED TO PAY UP TO \$10,500 IN HOME REPLACEMENT ASSISTANCE TO ELIGIBLE VICTIMS OF HURRICANES KATRINA AND RITA. THUS FAR, IN ALABAMA, LOUISIANA, MISSISSIPPI, AND TEXAS COMBINED; WE HAVE PROVIDED MORE THAN \$166 MILLION TO OVER 16,000 HOUSEHOLDS TO ASSIST THEM WITH THE PURCHASE OF REPLACEMENT HOUSING. IT'S NECESSARY TO REINFORCE THE POINT HERE THAT NEITHER OUR REPAIR NOR REPLACEMENT ASSISTANCE SUBSTITUTES FOR INSURANCE.

THERE IS ONE NEW INITIATIVE THAT I WANT TO HIGHLIGHT IN THIS DISCUSSION OF HOME REPAIR. A MAJOR PROBLEM FACING FAMILIES AND INDIVIDUALS IN THE GULF REGION IS KEEPING UP WITH EXISTING

MORTGAGES WHILE TRYING TO PAY THEIR CURRENT LIVING EXPENSES AND BUILD TOWARD A FUTURE WITH HOPE.

THE FEDERAL HOUSING ADMINISTRATION (FHA) RECENTLY ANNOUNCED A PROGRAM FOR GULF VICTIMS THAT PROVIDES SOME IMPORTANT OPTIONS FOR HOMEOWNERS WITH DAMAGED HOMES. UNDER THE NEW PROGRAM, THOSE HOMEOWNERS WITH FHA LOANS WHO ARE WILLING TO REHABILITATE THEIR HOMES IN AREAS HIT BY HURRICANES KATRINA, RITA, AND WILMA CAN ESSENTIALLY POSTPONE MORTGAGE PAYMENTS FOR AS LONG AS A YEAR AS THEY REBUILD THEIR PROPERTY. THE PROGRAM APPLIES TO PRINCIPAL RESIDENCES WHERE THE FHA HAS INSURED HOME LOANS AND WHERE THE PROPERTIES ARE “HABITABLE OR CAN BE MADE HABITABLE.” THIS IS NOT AN ANSWER FOR ALL MORTGAGEES, BUT IT DOES PROVIDE SOME IMPORTANT RELIEF TO PEOPLE WITH HOMES WITH MAJOR DAMAGE.

AS I NOTED EARLIER, THE SCOPE AND SCALE OF DEVASTATION FROM THESE TWO HURRICANES ELIMINATED THE HOME REPAIR OPTION FOR MANY HOUSEHOLDS. OF COURSE, HOME REPAIR DOES NOT APPLY TO RENTERS WHO HAVE THE SAME NEED FOR TEMPORARY HOUSING ASSISTANCE. FOR BOTH THOSE TYPES OF HOUSEHOLDS, FEMA OFFERS TWO FORMS OF INTERIM HOUSING ASSISTANCE: RENTAL ASSISTANCE – IN THE FORM OF FINANCIAL ASSISTANCE PAID DIRECTLY TO AN ELIGIBLE

APPLICANT, AND DIRECT HOUSING ASSISTANCE – IN THE FORM OF A DWELLING PROVIDED BY FEMA TO AN ELIGIBLE APPLICANT.

DIRECT HOUSING ASSISTANCE. THIS ASSISTANCE CAN BE PROVIDED – FOR UP TO 18 MONTHS FROM THE DATE OF THE DECLARATION - EITHER IN THE FORM OF DIRECT LEASES (SUCH AS APARTMENTS), OR THROUGH THE PROVISION OF MANUFACTURED HOUSING. THE LATTER OPTION IS AVAILABLE ONLY IN THE IMPACTED STATES, WHERE EXISTING HOUSING STOCK HAS BEEN DESTROYED OR RENDERED UNINHABITABLE. . IN THIS CASE, PARTICULARLY IN THE STATES OF LOUISIANA AND MISSISSIPPI, MANUFACTURED HOUSING IS THE ONLY AVAILABLE TEMPORARY HOUSING SOLUTION FOR DISASTER VICTIMS WHO WISH TO BE CLOSE TO HOME, CLOSE TO THEIR JOBS, CLOSE TO THEIR FAMILIES, OR CLOSE TO THEIR CHILDRENS’ SCHOOLS.

WE FULLY RECOGNIZE THAT, WHILE MANUFACTURED HOUSING CAN HELP SOLVE CRITICAL HOUSING PROBLEMS, IT CAN ALSO CREATE SOCIAL CHALLENGES AND LOGISTICAL PROBLEMS. ACCORDINGLY, WE STRONGLY ENCOURAGE, WHEREVER POSSIBLE, THAT MANUFACTURED UNITS BE PLACED ON PRIVATE PROPERTY - SUCH AS A FAMILY DRIVEWAY - SO THAT DISASTER VICTIMS CAN REMAIN IN THEIR COMMUNITIES, AND

BY THEIR NEIGHBORS, AS THEY BEGIN THE LONG PROCESS OF REBUILDING THEIR HOMES AND THEIR LIVES.

WHEN IT BECOMES NECESSARY TO DEVELOP GROUP MANUFACTURED HOUSING SITES – AND IT IS ABSOLUTELY NECESSARY FOR MANY COMMUNITIES ACROSS THE GULF REGION - OUR PREFERENCE IS TO PLACE SUCH UNITS ON PREVIOUSLY DEVELOPED COMMERCIAL SITES, SINCE THEY ALREADY HAVE THE INFRASTRUCTURE NECESSARY TO SUPPORT TIMELY INSTALLATION AND OCCUPANCY. HOWEVER, IN THOSE AREAS WHERE THE LACK OF INFRASTRUCTURE AND/OR CAPACITY PREVENTS USE OF PRIVATE OR COMMERCIAL SITES, WE ARE ACTIVELY BUILDING SITES – WITH THE NECESSARY INFRASTRUCTURE – TO SUPPORT MANUFACTURED HOUSING COMMUNITIES. AGAIN, RECOGNIZING THAT MANUFACTURED HOUSING COMMUNITIES CAN, OVER TIME, PRESENT SOCIAL CHALLENGES, THE SIZE OF SUCH DEVELOPMENTS IS LIMITED TO 200 UNITS OR LESS, UNLESS LARGER CONFIGURATIONS ARE SPECIFICALLY APPROVED BY THE STATE AND DEPARTMENT.

AS OF DECEMBER 1, 2005, WE HAVE NEARLY 38,000 MANUFACTURED UNITS OCCUPIED IN THE HARD-HIT KATRINA AND RITA STATES. THE OVERWHELMING MAJORITY OF THESE UNITS ARE TRAVEL TRAILERS. THE TRAILERS ARE UTILIZED MORE FREQUENTLY BECAUSE THEY ARE MOVABLE, AND THUS CAN BE EMPLOYED IN LOW-LYING AREAS WHERE

INSTALLATION OF A MOBILE HOME IS NOT ALLOWED. IN ADDITION, THEY ARE SMALLER AND CAN BE PARKED ON PROPERTY OWNED BY A HOMEOWNER, WHILE THAT HOUSEHOLD WORKS TO REPAIR THEIR DAMAGED STRUCTURE.

ONE OF THE BIGGEST CHALLENGES FACING RECOVERY IS FINDING AND SECURING SUFFICIENT RENTAL ASSETS TO MEET THE HUGE DEMANDS CREATED BY THE MASS EXODUS OF EVACUEES. FORTUNATELY, NUMEROUS DWELLINGS HAVE BEEN MADE AVAILABLE BY OTHER FEDERAL AGENCIES. TO DATE, OVER 5,000 DISASTER HOUSEHOLDS HAVE BEEN PLACED IN FEDERAL HOUSING RESOURCES ACROSS THE KATRINA-RITA IMPACT AREAS. THE U.S. DEPARTMENT OF AGRICULTURE HAS BEEN ESPECIALLY AGGRESSIVE, OFFERING, ON THEIR OWN INITIATIVE, AVAILABLE UNITS FROM THEIR INVENTORY TO KATRINA AND RITA VICTIMS. IN LOUISIANA ALONE, 974 FAMILIES HAVE BEEN PLACED IN USDA HOUSES. WE HAVE ALSO CONCLUDED AN INTER-AGENCY AGREEMENT WITH THE DEPARTMENT OF VETERANS AFFAIRS THAT WILL MAKE THEIR UNUSED HOUSING UNITS AVAILABLE FOR EVACUEE RENTAL, AND WE ARE PURSUING A SIMILAR ARRANGEMENT WITH FANNIE MAE TO MAKE THEIR HOUSING UNITS AVAILABLE TO KATRINA AND RITA DISASTER VICTIMS

WE HAVE ALSO BEEN COLLABORATING CLOSELY WITH HUD FROM THE OUTSET OF THIS EVENT, WORKING TOGETHER TO DETERMINE THE BEST POSSIBLE MEANS OF JOINT COOPERATION TO BENEFIT THOSE MOST IN NEED OF HOUSING ASSISTANCE. IN PARTICULAR, I WOULD LIKE TO CITE THE ASSISTANCE OF MR. HANK WILLIAMS, A SENIOR HUD OFFICIAL, WHO JOINED OUR HOUSING AREA COMMAND IN LOUISIANA EARLY ON, AND LED AN INTER-GOVERNMENTAL AND PUBLIC-PRIVATE HOUSING GROUP IN DEVELOPING HOUSING SOLUTION STRATEGIES FOR THE KATRINA-RITA IMPACT AREA. WE GREATLY APPRECIATE THE SUPPORT AND EXPERTISE THAT MR. WILLIAMS AND HUD CONTRIBUTED TO THE DEVELOPMENT OF EFFECTIVE HOUSING STRATEGIES FOR THE REGION. HUD ALSO MADE REPOSSESSED HOUSES AVAILABLE TO FEMA ELIGIBLE DISASTER HOUSEHOLDS, AND HAS PLACED HUNDREDS OF DISASTER VICTIMS IN HOUSES IN THE FOUR-STATE AREA, INCLUDING 207 FAMILIES IN TEXAS ALONE.

HUD, THROUGH THEIR KATRINA DISASTER HOUSING ASSISTANCE PROGRAM (KDHP), IS CO-PARTNERING WITH FEMA IN THE TRANSITIONAL HOUSING ASSISTANCE PROGRAM. THE KDHP, FUNDED BY FEMA AND ADMINISTERED BY HUD, IS SPECIFICALLY FOR THOSE DISASTER VICTIMS WHO WERE IN HUD-ASSISTED HOUSING PROGRAMS PRIOR TO HURRICANE KATRINA, OR ARE INELIGIBLE FOR FEMA HOUSING ASSISTANCE, SUCH AS PRE-DISASTER HOMELESS CITIZENS THAT DID NOT HAVE A PREVIOUS

PERMANENT ADDRESS. SUCH VICTIMS ARE BEING ASSISTED THROUGH HUD'S KDHAP.

WHILE FINDING TEMPORARY HOUSING FOR SO MANY DISPLACED HOUSEHOLDS HAS BEEN AND WILL CONTINUE TO BE A CHALLENGE, FEMA AND ITS PARTNERS AT EVERY LEVEL OF GOVERNMENT AND WITHIN THE PRIVATE SECTOR ARE COMMITTED TO WORK TOGETHER TO FIND SOLUTIONS.

IN SUMMARY, AS OF EARLY DECEMBER, FEMA HAS SPENT OVER \$4.3 BILLION ON HOUSING FOR DISASTER VICTIMS. AS THE RELENTLESS RECOVERY PHASE CONTINUES, SO TOO DOES OUR COMMITMENT TO THE VICTIMS OF THESE DISASTERS, AND TO THE STATES AND CITIES WHO ARE HELPING HOUSE AND CARE FOR THEM. AT THE SAME TIME, WE CONTINUE TO SEEK AND DEVELOP ALTERNATIVE HOUSING SOLUTIONS IN THE IMPACTED AREAS, TO AFFORD AS MANY DISPLACED VICTIMS AS POSSIBLE THE OPPORTUNITY TO RETURN HOME, AS FAST AS POSSIBLE.

BEFORE I CONCLUDE, I WOULD LIKE TO BRIEFLY ACKNOWLEDGE THE CONTRIBUTIONS OF SOME STALWART PARTNERS, FRIENDS, AND EMPLOYEES.

FIRST, I'D LIKE TO SALUTE THE THOUSANDS OF FEDERAL, STATE AND LOCAL OFFICIALS, VOLUNTARY ORGANIZATIONS, AND PRIVATE SECTOR INDIVIDUALS THAT HAVE RESPONDED – AND CONTINUE TO RESPOND - SO VALIANTLY AND TIRELESSLY TO MEET THE NEEDS OF THEIR FELLOW CITIZENS. I WOULD ALSO LIKE TO RECOGNIZE THE TREMENDOUS OUTPOURING OF SUPPORT AND AID FROM THE INTERNATIONAL COMMUNITY, WHICH HAS – THROUGH DONATIONS AND OFFERS OF ASSISTANCE - RESPONDED SO GENEROUSLY AND SO SELFLESSLY.

NEXT, I WANT TO CITE MY PERSONAL AND PROFESSIONAL ADMIRATION FOR MY COLLEAGUES IN FEMA AND WITHIN THE DEPARTMENT OF HOMELAND SECURITY, BOTH IN THE FIELD AND HERE IN WASHINGTON, WHO, DESPITE NEARLY RELENTLESS CRITICISM, REMAIN DEVOTED TO OUR MISSION, TO WHICH THEY CONTINUE TO PROVIDE DETERMINED AND UNSTINTING SUPPORT.

FINALLY, AND MOST IMPORTANTLY, I WANT TO RECOGNIZE THE VICTIMS OF THIS MEANEST OF HURRICANE SEASONS, WHO HAVE SHOWN NOT ONLY COURAGE AND RESILIENCE, BUT ALSO INCREDIBLE PATIENCE AND REMARKABLE GOOD WILL. THEY ARE THE REASON WE ARE HERE TODAY.

THANK YOU. I WOULD BE HAPPY TO ANSWER ANY QUESTIONS YOU MAY HAVE.